

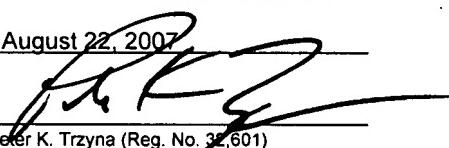
I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: No Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: August 22, 2007

PATENT

Paper No.

Our File No. MCEA-P3-03

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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EISENBERG, Steven A.; HOLLAND, Brian G.;  
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Serial No. : 10/687,063

Filed : October 16, 2003

For : COMPUTER SYSTEM FOR MANAGING FLUCTUATING  
CASH FLOWS

Group Art Unit : 3624

Examiner :

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MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

### INFORMATION DISCLOSURE STATEMENT

SIR:

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office.

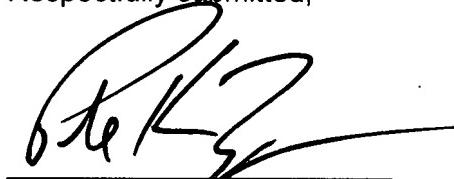
It is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed before receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee should not be due. Should any fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,



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Date: August 22, 2007

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Form PTO-1449 (modified)

Atty. Docket No. MCEA-P3-03

Serial No.  
10/687,063**List of Patents and Publications for Applicant's****INFORMATION DISCLOSURE STATEMENT**

(Use several sheets if necessary)

Applicant: CONROY et al.

Filing Date:  
October 16, 2003Group:  
3624**U.S. Patent Documents**

See Page 1

**Foreign Patent Documents**

See Page 1

**Other Art**

See Page 1

**U.S. Patent Documents**

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	6,026,364	Feb. 15, 2000	Whitworth	705	4	Jul. 28, 1997
	A2	6,604,080	Aug. 5, 2003	Kern	705	4	Oct. 5 1994

**Foreign Patent Documents**

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

**Other Art (Including Author, Title, Date Pertinent Pages, Etc.)**

Exam. Init.	Ref. Des.	Citation
	C1	PCT International Search Report for PCT/US04/32640, filed October 1, 2004. Pgs. 1-2.
	C2	PCT Written Opinion of the International Searching Authority for PCT/US04/32640, filed October 1, 2004. Pgs. 1-4.

**EXAMINER:****DATE CONSIDERED:**

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

**INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)**